

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BLANKET ADDITIONAL INSURED – CONSTRUCTION CONTRACTS
INCLUDING COMPLETED OPERATIONS**

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
1. Your acts or omissions;
 2. The acts or omissions of those acting on your behalf;
- in the performance of:
- a. your ongoing operations for the additional insured; or
 - b. "Your work" for the additional insured and included in the "products – completed operations hazard".
- B. With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:
- This insurance does not apply to "bodily injury," "property damage" and "personal and advertising injury" arising out of the rendering of, or failure to render, any professional, architectural, engineering or surveying services including:
- When the contractor provides the services set forth in Paragraph B, professional liability insurance will also be required.*
- a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.
- C. The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.
- D. Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.
- Exhibit A requires the contractor's "insurance to be primary."*
- When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.
- E. All other terms and conditions of this policy remain unchanged.

SEVEN COMMON MISTAKES WHICH MUST BE REMEDIED BEFORE THE RISK MANAGEMENT DIVISION CAN APPROVE YOUR CONTRACT

(Seven Items Which Will Cause A Delay in Getting Your Contract Approved)

1. The contract does not have an acceptable indemnification and hold harmless provision.
2. Submitting your contract to Risk Management for review without attaching Exhibit A to the contract.
3. Submitting your contract to Risk Management for review without attaching the required certificate(s) of insurance, "**blanket additional insured endorsement**" and applicable payment and performance bonds. See attached certificate of insurance and "blanket additional insured" endorsement.
4. The name of the contractor your department is contracting with is not identical to the name of the "insured" on the certificate of insurance.
5. The insurance carrier(s) identified on the certificate of insurance or the insurance carrier who issued the payment and performance bonds does not have an AM Best rating of A- IX or better.
6. The insurance policy limits do not meet the Exhibit A insurance requirements.
7. One or more of the insurance policies has expired.